

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants:	John Warren Maly et al.	)	
		)	
Serial No.:	10/712,855	)	Group: 2128
		)	
Filed:	November 12, 2003	)	Examiner: David Silver
		)	
Title:	SPECULATIVE EXPECTATION	)	Confirmation No. 8646
	BASED EVENT VERIFICATION	)	

Mail Stop: Non-Fee Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION**

Dear Examiner:

This response to the Office Action mailed March 18, 2008, includes:

Listing of the claims beginning on page 2; and

Remarks beginning on page 8.